

NATIONWIDE LOAN PROCESSING

TERMS OF USE

Duties of The Company.

Our clients shall: (i) take and complete the application for the Loans (the "Application"); (ii) collect the Application fee; (iii) pre-qualify the applicants for the Loans (the "Applicant"); (iv) pull tri-merge infile credit report; (v) collect W-2's, pay stubs, bank statements, tax returns; (vi) designate which appraiser NATIONWIDE LOAN PROCESSING shall use; (vii) complete and timely forward of the initial good faith estimate; (viii) deliver to NATIONWIDE LOAN PROCESSING within one business day of the Application, (if truth-in-lending is to be prepared by NATIONWIDE LOAN PROCESSING) the Application together with all other documents and information referenced in this paragraph (collectively, the "Loan File"), to be processed by NATIONWIDE LOAN PROCESSING.

Our clients are also responsible for the following: (i) choosing an appropriate investor for NATIONWIDE LOAN PROCESSING to submit the loan to; (ii) locking in interest rate with the investor; (iii) gathering additional items from the borrower as outlined on the "Needs List" as provided by NATIONWIDE LOAN PROCESSING; (iv) verifying accuracy of closing fee sheet; (v) forwarding all original documentation to NATIONWIDE LOAN PROCESSING or investor as requested.

Disclosures.

NATIONWIDE LOAN PROCESSING assumes no liability for errors or omissions of third parties on loan applications or closing documentation. Our clients are entirely responsible for verifying closing figures, and all documents prior to signing, as well as assuring that all loan documents meet state and federal guidelines. Additionally, our clients are responsible for the following: i) Choosing the lender to submit the loan application to, ii) Locking the chosen interest rate with the lender, iii) Helping gather the missing items from the borrower as outlined on the "missing items list" as provided by NATIONWIDE LOAN PROCESSING, iv) Discussing the interest rates and loan terms with the borrower, and v) Forwarding all original documentation to NATIONWIDE LOAN PROCESSING as requested.

Website Links

Nationwide Loan Processing provides links to other non-affiliated Internet sites. You should review any unaffiliated Internet sites to determine its policies on privacy and security and for information on how it uses data. Nationwide Loan Processing is not responsible for such unaffiliated Internet sites' policies, and expressly disclaims any and all liability related to such policies.

At certain places on this Web Site, live "links" to other Internet addresses can be accessed ("Linked Sites"). Such Linked Sites contain information created, published, maintained, or otherwise posted by institutions or organizations independent of Nationwide Loan Processing. Nationwide Loan Processing does not endorse, approve, certify or control these Linked Sites and does not guarantee the accuracy, completeness, efficacy, timeliness or correct sequencing of information that they

contain. Use of Linked Sites is voluntary, and should only be undertaken after an independent review by the user of the accuracy, completeness, efficacy and timeliness of the information contained therein. In addition, it is the user's responsibility to take precautions to ensure that material selected from such Linked Sites is free of such items as viruses, worms, Trojan horses and other items of a destructive nature. Nationwide Loan Processing is not responsible for, and expressly disclaims all liability for, (i) the contents of any Linked Site, (ii) damages of any kind arising out of the use of such Linked Sites, or (iii) reference to or reliance on information contained therein.

GENERAL

Each party hereto may terminate this Agreement at any time for any reason. Notwithstanding the foregoing, all obligations which arose under this Agreement prior to its termination will survive termination, including but not limited to, all representations, warranties, and covenants and indemnification obligations of the parties.

By accessing this Web Site, you have directed your system to a computer located in the State of Florida. You agree that disputes arising out of or relating to the contents or use of this Web Site are to be governed by the laws of the State of Florida. You consent to the exclusive jurisdiction of courts sitting in the State of Florida in all disputes arising out of or relating to the contents or use of this Web Site. You agree that the venue of any action brought against Nationwide Loan Processing in federal court shall be in the United States District Court for the Central District of Florida, or in the Superior Court of Tallahassee, Florida. You agree that all such disputes shall be tried by the court and hereby waive any right to trial by jury.

If any legal action or other proceeding is brought for the enforcement of this Agreement, or because of an alleged dispute, breach, default or misrepresentation in connection with any of the provisions of this Agreement, the successful or prevailing party or parties shall be entitled to reasonable attorney's fees and other costs incurred in that action or proceeding, in addition to any other relief to which it or they may be entitled. If suit or action is instituted in connection with any controversy arising out of this Agreement or in the enforcement of any rights hereunder, the prevailing party shall be entitled to recover, in addition to costs, such sums as the court may adjudge reasonable as attorney's fees, including fees on any appeal. In the event suit is maintained for the enforcement of any term of this agreement, or in the event any of the parties seek damages because of this Agreement, such suit shall be maintained in Tallahassee, Florida.

If any part of this Agreement is determined to be invalid or unenforceable pursuant to applicable law, including without limitation, the warranty disclaimers and liability limitations set forth above, then the invalid or unenforceable provisions will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of the Agreement shall continue in full force and effect.

This Agreement constitutes the entire Agreement between you and Nationwide Loan Processing with respect to the use of this Web Site and it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral or written, between you and Nationwide Loan Processing with respect to this Web Site. A printed version of this Agreement and of any notice given in electronic form shall be

admissible in judicial or administrative proceedings based upon or relating to this Agreement to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form.

The rights and obligations under this Agreement may not be assigned, including by operation of law, without the expressed written consent of Nationwide Loan Processing.

Failure or delay in exercising any right shall not act as a waiver of any right, nor shall any single or partial exercise of any right preclude any other or further exercise thereof. No waiver of any of the provisions of this Agreement shall be deemed, or shall constitute, a waiver of any other provision, whether or not similar, nor shall any waiver constitute a continuing waiver. No waiver shall be binding unless executed in writing by the party marking the waiver. Remedies herein are deemed as cumulative and nonexclusive of each other.

Nothing contained in this Agreement shall be deemed to create, nor shall this Agreement be construed so as to create, a joint venture, agency or employment relationship between Nationwide Loan Processing and any lender, broker and/or borrower.

This Agreement shall be construed as though drafted by both parties and shall not be construed against or in favor of any party.

Captions and paragraph headings herein are for convenience only, and shall not be used in construing this Agreement.

Any rights not expressly granted herein are reserved.

MODIFICATION OF THESE TERMS, CONDITIONS AND NOTICES

Nationwide Loan Processing reserves the right, at any time and from time to time, to change the Terms, Conditions and Notices under which this Web Site is offered.